

**ONLINE STATEMENTS AGREEMENT
(Electronic Statements and Tax Documents)**

This agreement contains important information regarding the option to receive certain documents, including account statements and annual tax statements for your accounts and loans electronically. **If you do not consent to receive these documents electronically, a paper copy will continue to be provided to you via U.S. Mail.**

Delta Community Credit Union (the "Credit Union") offers members the option to receive account statements, tax documents, annual privacy notices and certain account and loan change in terms notices electronically via Online Banking (collectively, "Online Statements"). If you consent to Online Statements, the Credit Union will not mail these documents to you.

Due to IRS rules, Form 1098-C statements cannot be provided electronically at this time and will continue to be mailed.

Online Statements will be located within Additional Services tab in Online Banking.

EFFECTIVE DATE AND DURATION OF CONSENT

Account and Loan Statements - After you have accepted online statements, you will begin seeing your account statements and stop receiving paper statements within thirty (30) days.

Annual Privacy Notices and Change in terms Notices - When you accept Online Statements you will immediately begin receiving annual privacy notices and any change in terms notices electronically.

Tax Documents - If you accept Online Statements by January 15, your consent will apply to tax documents beginning with the previous tax year. If you accept Online Statements on or after January 15, your consent will be effective for tax documents the current tax year. For example, if you accept Online Statements on January 10, 2015, you will receive your 2014 tax documents electronically.

If you consent to receive these documents electronically, all future statements, tax documents, privacy notices and change in terms notices will be provided to you electronically unless you withdraw your consent or terminate the service as described below.

HOW TO OBTAIN A PAPER COPY

You have the option to receive account and loan statements, tax documents, annual privacy notices and change in terms notices in paper form or electronically.

If you need a paper copy of a statement or tax document after having agreed to receive these documents electronically, you can do so by calling 1-800-544-3328 or making a request through Secure Email within Online Banking.

If you request a paper copy of your statement from the Credit Union, you will be required to pay the applicable statement copy fee located in the Disclosure Supplement.

TERMINATION OF ONLINE STATEMENTS

Online statements will cease to be provided electronically if you cancel Online Banking or if you cancel the Online Statements service as described below.

HOW TO WITHDRAW CONSENT

You can change this option at any time.

You can withdraw your consent to receive Online Statements electronically at any time by calling 1-800-544-3328 or by providing notice in writing to:

Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541

PROCEDURES TO UPDATE INFORMATION

Within Online Banking, inside the Account Management section, click on the options to Update Personal Information, Email, or other contact information. Follow the prompts to submit any changes.

HARDWARE AND SOFTWARE REQUIREMENTS

Delta Community Credit Union web sites are best accessed with one of the following (or compatible) web browsers:

- Microsoft Internet Explorer
- Mozilla Firefox
- Apple Safari
- Google Chrome

Delta Community Credit Union will support the most recent two (2) major versions of these browsers, and these versions are defined [here](#). To access all of the site functionality, the browser should allow tables, JavaScript, "cookies", CSS (Cascading Style Sheets), DHTML (Dynamic Hyper Text Markup Language) and Secure Sockets Layer protocol (also known as SSL). Visiting our sites with older web browsers, or web browsers with these functions disabled may not allow pages to display or function correctly. A PDF reader (such as Adobe Reader) is required to access Online Statements.